

**Information to identify the case:**

Debtor 1	<u>Jason E. Ritenour</u>	Social Security number or ITIN	xxx-xx-2008
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jodi L Ritenour</u>	Social Security number or ITIN	xxx-xx-2459
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24856-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason E. Ritenour

Jodi L Ritenour  
fka Jodi L Spillar

1/16/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ♦ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ♦ some debts which the debtors did not properly list;
  - ♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ♦ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jason E. Ritenour  
Jodi L Ritenour  
Debtors

Case No. 19-24856-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 16, 2024

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason E. Ritenour, Jodi L Ritenour, 446 Donohoe Road, Greensburg, PA 15601-6989
cr	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
r	+ Stephen Limani, Realty One Group Gold Standard, 432 Frye Farm Rd, Greensburg, PA 15601-6808
15202051	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15183185	+ Capital One, c/o Unifund LLC, 10625 Techwood Cir, Cincinnati, OH 45242-2846
15183186	Capital One Maurices, PO Box 20253, Salt Lake City, UT 84130
15183191	+ Credit Control, PO Box 189, Hazelwood, MO 63042-0189
15183198	+ Excelsa Health Latrobe Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15183199	+ Exdela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15183204	+ FNB Consumer Discount Co., 6291 State Route 30, Greensburg, PA 15601-7597
15197385	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183207	+ Jessica Ritenour, 546 Hickory Drive, Greensburg, PA 15601-4517
15183211	+ Latrobe City, PO Box 829, Latrobe, PA 15650-0829
15183212	Latrobe Hospital, 132 Industrial Park Rd., Suite 2400, Greensburg, PA 15601
15183218	Midland Credit Management, 250 Cairino De La Reina, Suite 100, San Diego, CA 92108
15183220	+ Oliphant Financial, PO Box 740882, Atlanta, GA 30374-0882
15183226	+ Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15183228	+ Regency Finance, 6291 St Rt 30, Greensburg, PA 15601-7597
15183229	+ Richard M. Squire & Associates, LLC, One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
15183231	+ Southern Credit Adjusters, Inc., PO Box 2764, Rocky Mount, NC 27802-2764
15174415	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183237	+ TDRCS Littman Jewelers, 1201 Hooper Avenue, Toms River, NJ 08753-3203
15183240	+ Westmoreland Emergency Medicine, c/o Southern Credit Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 17 2024 04:00:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	+ EDI: PRA.COM	Jan 17 2024 08:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 17 2024 04:00:00	Peoples Natural Gas Company LLC, c/o S. James

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			Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15183180	+ EDI: DIRECTV.COM	Jan 17 2024 08:57:00	AT&T/Directv, PO Box 5014, Carol Stream, IL 60197-5014
15183179	^ MEBN	Jan 17 2024 03:58:23	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15183181	+ EDI: LCIICSYSTEM	Jan 17 2024 08:57:00	Banfield Pet Hospital, c/o IC Systems Collection, PO Box 64378, Saint Paul, MN 55164-0378
15183182	+ EDI: BANKAMER	Jan 17 2024 08:57:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15184422	+ EDI: BANKAMER2	Jan 17 2024 08:57:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15183183	+ EDI: CITICORP	Jan 17 2024 08:57:00	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15183188	^ MEBN	Jan 17 2024 03:58:52	CBCS, PO Box 2724, Columbus, OH 43216-2724
15183184	+ EDI: Q3GTBI	Jan 17 2024 08:57:00	Capital One, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
15183187	+ Email/Text: bankruptcy@cavps.com	Jan 17 2024 04:01:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Ste. 4A, Valhalla, NY 10595-2323
15175370	+ Email/Text: bankruptcy@cavps.com	Jan 17 2024 04:01:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15183189	+ EDI: WFNNB.COM	Jan 17 2024 08:57:00	Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15443127	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 17 2024 04:00:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15174684	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
15183190	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance Corp., PO Box 5070, Southfield, MI 48086-5070
15183193	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 17 2024 04:08:22	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15183215	EDI: CITICORP	Jan 17 2024 08:57:00	Macy's/DSNB, 9111 Duke Blvd., Mason, OH 45040
15197028	EDI: Q3G.COM	Jan 17 2024 08:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15183195	+ Email/Text: bknotice@ercbpo.com	Jan 17 2024 04:01:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15183194	+ Email/Text: asi@auditsystemsinc.net	Jan 17 2024 04:01:00	Elizur Hospital, c/o Audit Systems Inc., 3696 Ulmerton Rd., Ste 200, Clearwater, FL 33762-4237
15183197	^ MEBN	Jan 17 2024 03:58:53	Excelsa Health, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183196	^ MEBN	Jan 17 2024 03:57:55	Excelsa Health, c/o Collection Service Center, 836 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15173994	Email/Text: SAABankruptcy@fcbanking.com	Jan 17 2024 04:00:00	First Commonwealth, PO Box 400, Indiana, PA 15701
15183200	+ Email/Text: data_processing@fin-rec.com	Jan 17 2024 04:00:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
15183202	+ Email/Text: SAABankruptcy@fcbanking.com		

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		Jan 17 2024 04:00:00	First Commonwealth Bank, 22 N 6th Street, Indiana, PA 15701-1802
15183203	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 17 2024 04:01:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15183205	+ Email/Text: bankruptcy@greenskycredit.com	Jan 17 2024 04:00:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15183206	+ EDI: IRS.COM	Jan 17 2024 08:57:00	Internal Revenue Service*, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15201238	EDI: JEFFERSONCAP.COM	Jan 17 2024 08:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15183208	EDI: JPMORGANCHASE	Jan 17 2024 08:57:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850
15189673	+ Email/Text: RASEBN@raslg.com	Jan 17 2024 04:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183209	^ MEBN	Jan 17 2024 03:58:36	Kia Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15179704	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15183214	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:27	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15183210	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 17 2024 04:00:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
15183213	+ EDI: LENDNGCLUB	Jan 17 2024 08:57:00	Lending Club Corp., 595 Market Street, Suite 400, San Francisco, CA 94105-5839
15183216	^ MEBN	Jan 17 2024 03:58:53	Magee Women's Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183217	+ Email/Text: bankruptcy@marinerfinance.com	Jan 17 2024 04:00:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15197832	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 04:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15183219	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 04:01:00	Midland Funding, 320 E. Big Beaver Rd. #300, Troy, MI 48083-1271
15199679	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 04:01:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15190447	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 17 2024 04:01:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, Utah 84020-2315
15208890	+ EDI: BASSASSOC.COM	Jan 17 2024 08:57:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15183221	+ EDI: PENNDEPTREV	Jan 17 2024 08:57:00	PA Department of Revenue*, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15183221	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	PA Department of Revenue*, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15183223	+ Email/Text: bncnotifications@pheaa.org	Jan 17 2024 04:00:00	PHEAA, PO Box 60610, Harrisburg, PA 17106-0610
15183224	EDI: PRA.COM	Jan 17 2024 08:57:00	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15183657	EDI: PRA.COM		

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		Jan 17 2024 08:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15183222	+ EDI: CONVERGENT.COM	Jan 17 2024 08:57:00	Paypal, c/o Convergent Outsourcing Inc., 800 SW 39th St., Suite 100, PO Box 9004, Renton, WA 98057-9004
15176817	EDI: PENNDEPTREV	Jan 17 2024 08:57:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15176817	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15183225	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 17 2024 04:01:00	Progressive Leasing, LLC, 256 West Data Drive, Draper, UT 84020-2315
15183227	+ Email/Text: ngisupport@radiusgs.com	Jan 17 2024 04:00:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
15521244	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 17 2024 04:00:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15183232	+ EDI: SYNC	Jan 17 2024 08:57:00	SYNCB/Levin/Wolf Furniture, PO Box 965036, Orlando, FL 32896-5036
15183233	+ EDI: SYNC	Jan 17 2024 08:57:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15183234	+ EDI: SYNC	Jan 17 2024 08:57:00	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
15183235	+ EDI: SYNC	Jan 17 2024 08:57:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15183230	+ EDI: SECONDRound.COM	Jan 17 2024 08:57:00	Second Round LP, 4150 Freidrich Lane Ste 1, Austin, TX 78744-1052
15183236	+ EDI: WTRRN BANK.COM	Jan 17 2024 08:57:00	TD Bank USA, 7000 Target Parkway North, Mail Stop NCO-0450, Minneapolis, MN 55445-4301
15207295	+ Email/Text: bncmail@w-legal.com	Jan 17 2024 04:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15190232	+ EDI: CBSTDR	Jan 17 2024 08:57:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15183238	+ EDI: PHINGENESIS	Jan 17 2024 08:57:00	The Bank of Missouri/Milestone, PO Box 4499, Beaverton, OR 97076-4499
15202230	Email/Text: bankruptcy@unifund.com	Jan 17 2024 04:00:00	Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati OH 45242
15183239	^ MEBN	Jan 17 2024 03:58:44	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 69

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183192	*+	Credit Control LLC, PO Box 189, Hazelwood, MO 63042-0189
15183201	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court:, First Commonwealth, PO Box 400, Indiana, PA 15701

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Joseph F. Nicotero	on behalf of Joint Debtor Jodi L Ritenour josephnicotero@gmail.com
Joseph F. Nicotero	on behalf of Debtor Jason E. Ritenour josephnicotero@gmail.com
Michael John Clark	on behalf of Creditor Lakeview Loan Servicing LLC mclark@squirelaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Jodi L Ritenour lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Jason E. Ritenour lowdenscott@gmail.com

TOTAL: 14